

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 John J. Roberts
 Sheila D. Roberts
 Debtors

Case No. 15-15624-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Angela
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Aug 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2017.

db/jdb +John J. Roberts, Sheila D. Roberts, 756 Hill Road, Blandon, PA 19510-9733

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
 JOSEPH L. HAINES on behalf of Creditor Fleetwood Bank jhaines@hainesattorneys.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor Bank of America as serviced by Shellpoint Mortgage Servicing bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
 LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
 SHAWN J. LAU on behalf of Debtor John J. Roberts shawn_lau@msn.com
 SHAWN J. LAU on behalf of Joint Debtor Sheila D. Roberts shawn_lau@msn.com
 THOMAS I. PULEO on behalf of Creditor Bank of America as serviced by Shellpoint Mortgage Servicing tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM EDWARD CRAIG on behalf of Creditor AmeriCredit Financial Services, Inc. dba GM Financial ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com
 TOTAL: 9

**THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: JOHN J. ROBERTS aka JOHN ROBERTS AND SHEILA D. ROBERTS aka SHEILA ROBERTS DEBTORS	BANKRUPTCY NO. 15-15624 CHAPTER NO. 13
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ORDER APPROVING STIPULATION

AND NOW, it is hereby ORDERED Stipulation resolving the Debtors' Objection to form 410S2 Notice of Post-petition Mortgage Fess, Expenses, and Charges with regard to Proof of Claim #7 filed by Fleetwood Bank is APPROVED;

It is further ORDERED that the Fleetwood Bank's Post-Petition Mortgage Fess, Expenses, and Charges with regard to Proof of Claim #7 outstanding post-petition mortgage fees from August 5, 2015 through August 5, 2016 will be reduced to \$2,500.00. Fleetwood Bank's yearly recoverable billings will be limited to \$300.00 per year starting with August 5, 2016 through August 5, 2017;

It is further ORDERED that a \$150.00 may be charged to the Debtors if a letter of default is sent should they fail to make their regular monthly mortgage payments. If the Debtors fail to cure the mortgage payment default and Fleetwood Bank files a Motion for Relief they will be allowed to recover whatever the necessary fees and costs are. In addition, post-petition fees will capitalize on the Debtors' mortgage maturity date of December 20, 2036 and will only be due at the end of the mortgage;

ORDERED within fourteen (14) days of the signed order approving this Stipulation, Fleetwood Bank through their counsel, Joseph Haines, Esquire shall file an Amended Form 410S2 Notice of Post-Petition Mortgage Fess, Expenses, and Charges with regard to Proof of Claim #7 to state the outstanding balance will be reduced to \$2,500.00 (August 5, 2015-August 5, 2016) plus \$300.00 (yearly recoverable fee for August 5, 2016-August 5, 2017) for a total of \$2,800.00.

BY THE COURT:

Date: August 10, 2017



J.

Copies to:

Shawn J. Lau, Esquire
Lau & Associates, P.C.
4228 St. Lawrence Avenue
Reading, PA 19606

Joseph L. Haines, Esquire
The Law Offices of Joseph L.
Haines LLC
P.O. Box 8536
38 North Sixth Street
Reading, PA 19603-8536

John J. & Sheila D. Roberts
756 Hill Road
Blandon, PA 19510